HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Hamilton and Brantford CMAs

Date Released: June 2017

Housing market intelligence you can count on

Canada

CMHC SCHL

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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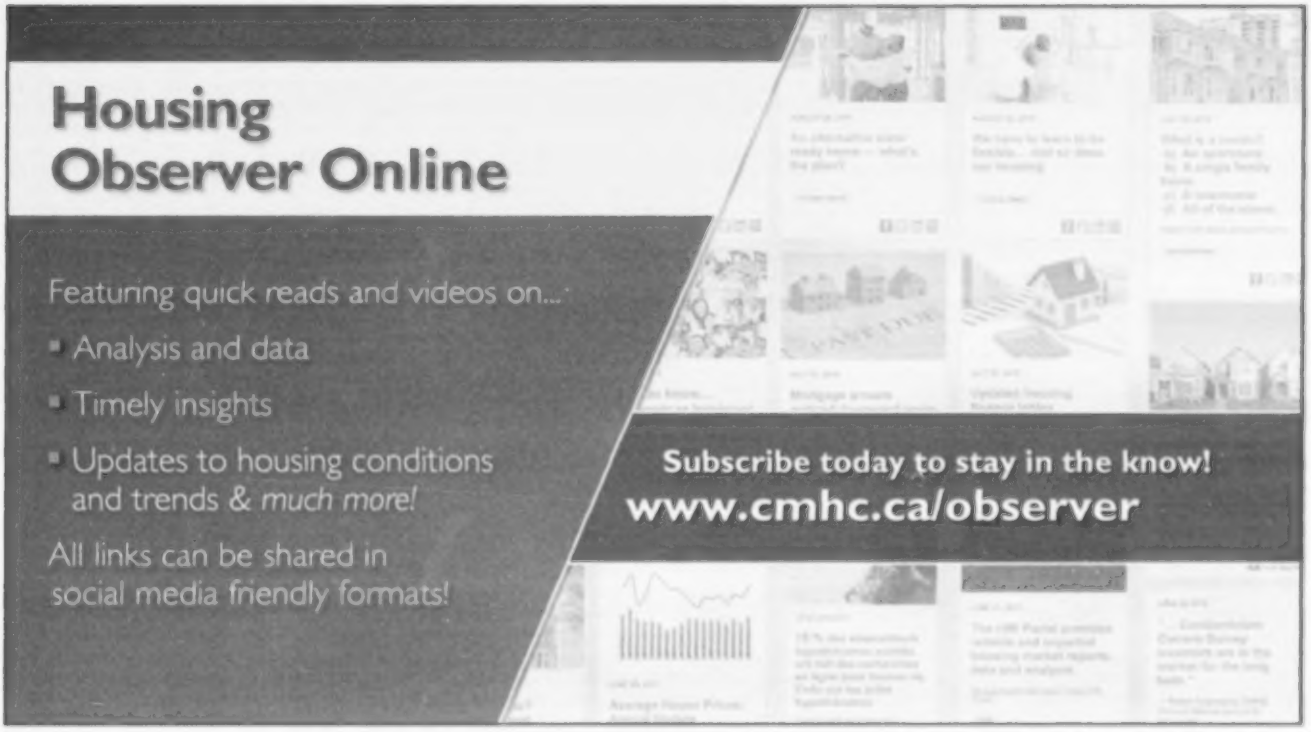
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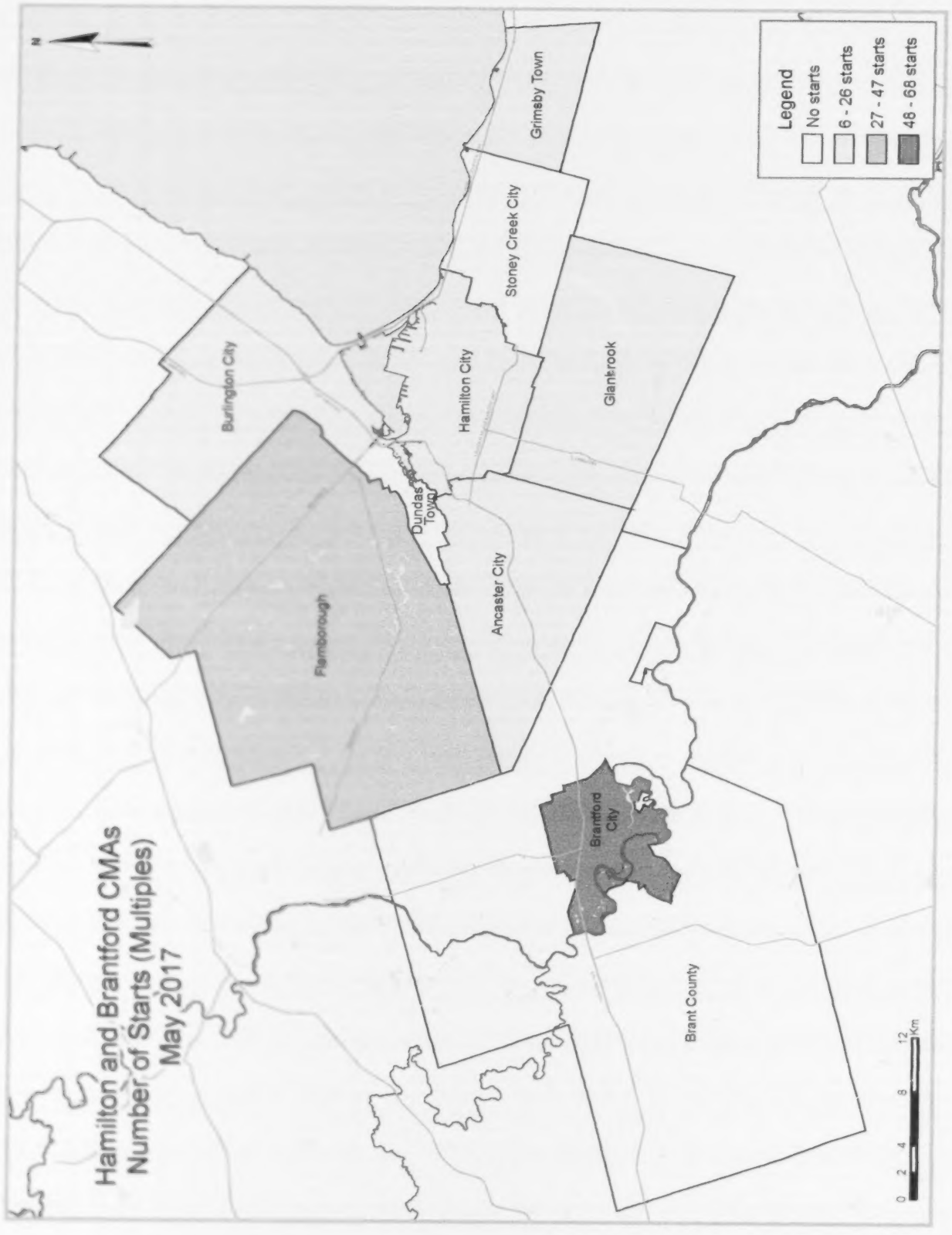
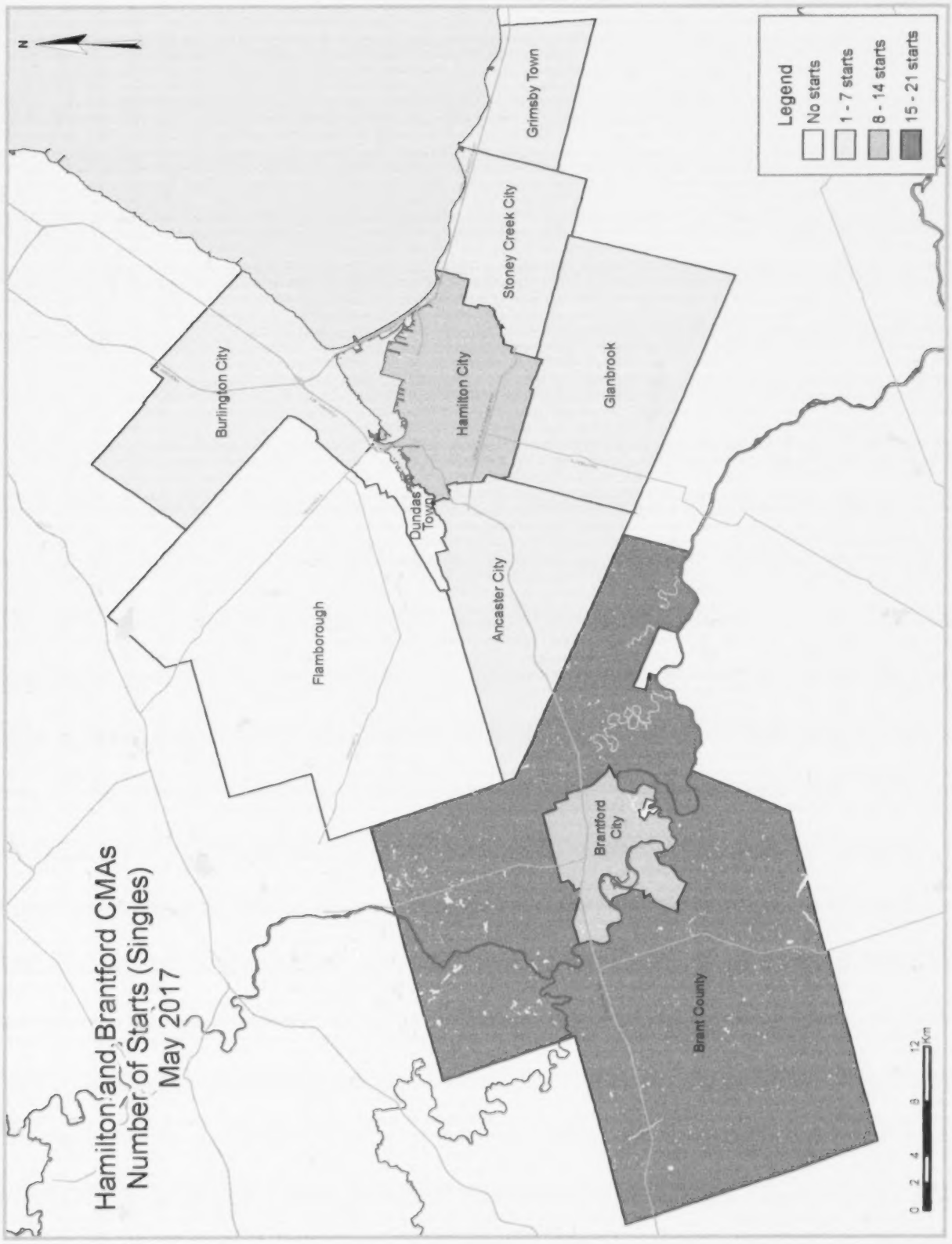
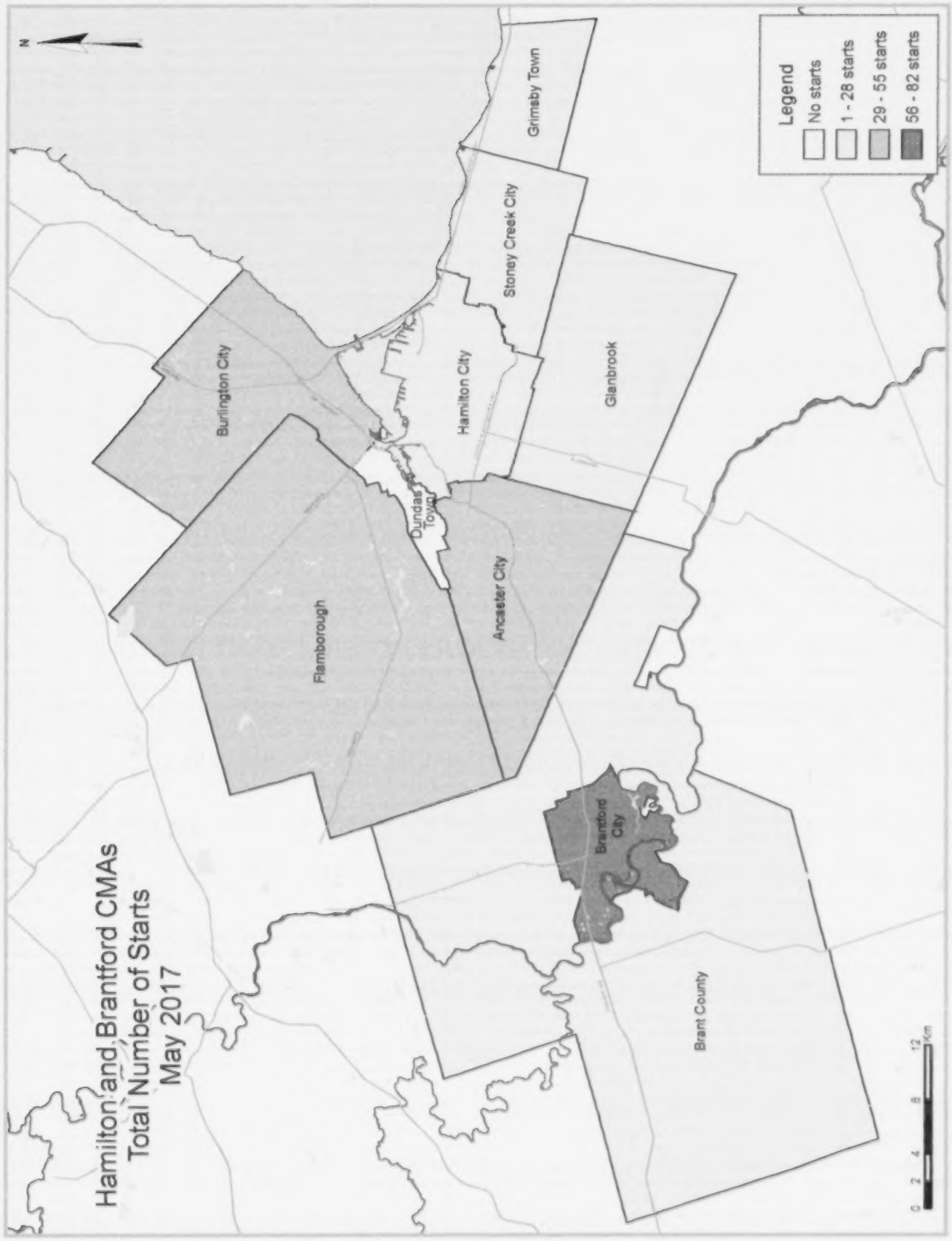
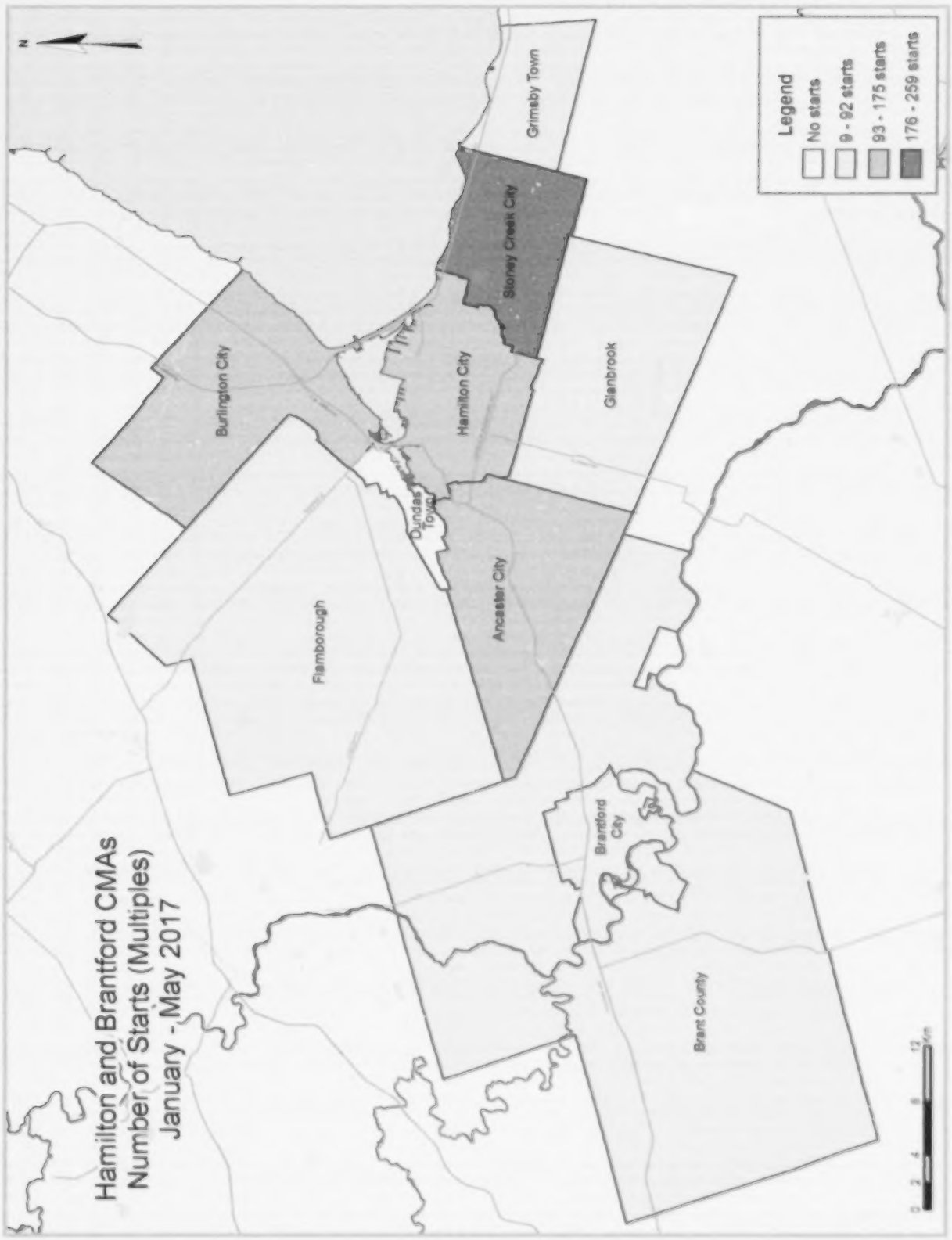
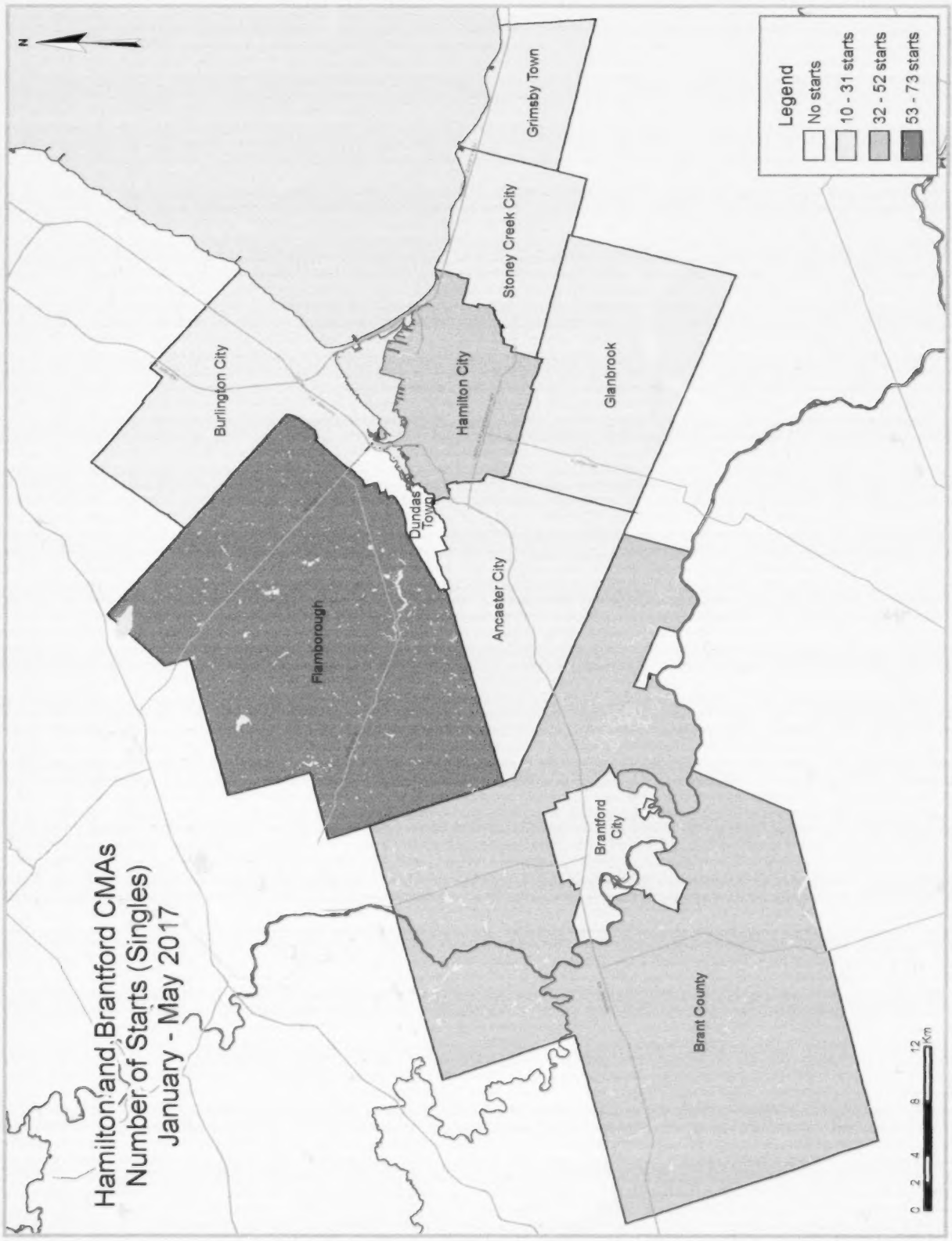
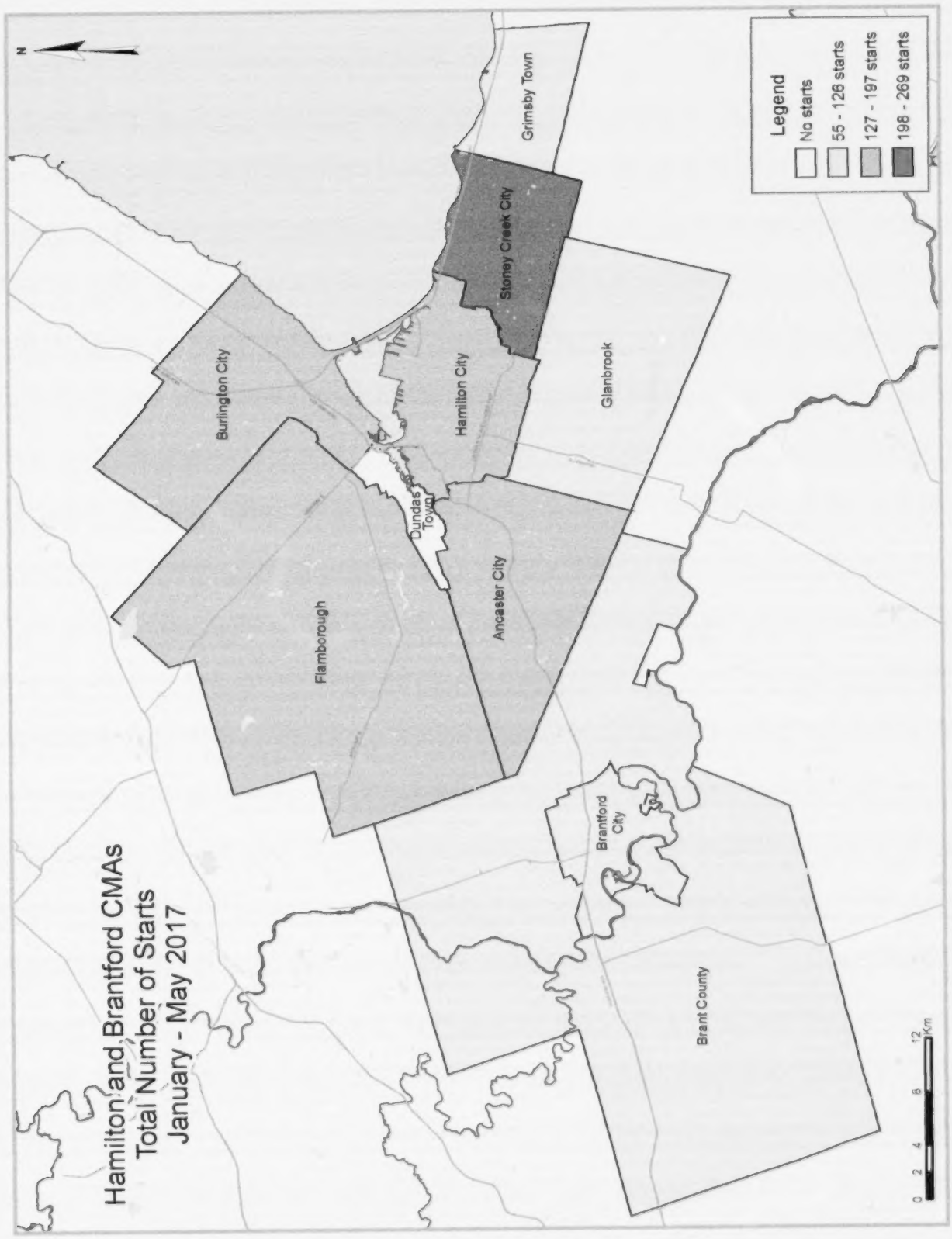

Hamilton and Brantford CMAs
Number of Starts (Multiples)
May 2017
N
Legend
No starts
6 - 26 starts
27 - 47 starts
48 - 68 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
May 2017
N
Legend
No starts
1 - 7 starts
8 - 14 starts
15 - 21 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
May 2017
Legend
No starts
1 - 28 starts
29 - 55 starts
56 - 82 starts
N
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - May 2017
N
Legend
No starts
9 - 92 starts
93 - 175 starts
176 - 259 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - May 2017
N
Legend
No starts
10 - 31 starts
32 - 52 starts
53 - 73 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - May 2017
N
Legend
No starts
55 - 126 starts
127 - 197 starts
198 - 269 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units
5	MLS® Residential Activity
6	Economic Indicators

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) May 2017		
Hamilton CMA[1]	April 2017	May 2017
Trend[2]	3,879	3,823
SAAR	2,466	1,776
	May 2016	May 2017
Actual		
May - Single-Detached	112	34
May - Multiples	126	127
May - Total	238	161
January to May - Single-Detached	298	213
January to May - Multiples	750	786
January to May - Total	1,048	999

Table 1b: Housing Starts (SAAR and Trend) May 2017		
Brantford CMA[1]	April 2017	May 2017
Trend[2]	207	345
SAAR	227	1,096
	May 2016	May 2017
Actual		
May - Single-Detached	43	35
May - Multiples	2	68
May - Total	45	103
January to May - Single-Detached	127	63
January to May - Multiples	11	94
January to May - Total	138	157

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
May 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
May 2017	34	16	89	0	0	22	0	0	161
May 2016	112	24	102	0	0	0	0	0	238
% Change	-69.6	-33.3	-12.7	n/a	n/a	n/a	n/a	n/a	-32.4
Year-to-date 2017	213	64	241	0	0	481	0	0	999
Year-to-date 2016	298	104	364	0	0	154	0	128	1,048
% Change	-28.5	-38.5	-33.8	n/a	n/a	**	n/a	-100.0	-4.7
UNDER CONSTRUCTION									
May 2017	509	68	633	0	29	1,719	90	100	3,148
May 2016	527	120	556	4	19	728	120	330	2,404
% Change	-3.4	-43.3	13.8	-100.0	52.6	136.1	-25.0	-69.7	30.9
COMPLETIONS									
May 2017	104	16	124	0	0	0	0	0	244
May 2016	63	0	72	0	0	0	0	0	135
% Change	65.1	n/a	72.2	n/a	n/a	n/a	n/a	n/a	80.7
Year-to-date 2017	324	26	335	0	13	380	0	0	1,078
Year-to-date 2016	367	2	189	0	10	22	14	91	695
% Change	-11.7	**	77.2	n/a	30.0	**	-100.0	-100.0	55.1
COMPLETED & NOT ABSORBED									
May 2017	56	21	233	0	17	18	n/a	n/a	345
May 2016	114	1	160	0	18	3	n/a	n/a	296
% Change	-50.9	**	45.6	n/a	-5.6	**	n/a	n/a	16.6
ABSORBED									
May 2017	103	13	142	0	0	0	n/a	n/a	258
May 2016	76	2	61	0	0	0	n/a	n/a	139
% Change	35.5	**	132.8	n/a	n/a	n/a	n/a	n/a	85.6
Year-to-date 2017	336	40	338	0	4	365	n/a	n/a	1,083
Year-to-date 2016	362	2	166	1	28	22	n/a	n/a	581
% Change	-7.2	**	103.6	-100.0	-85.7	**	n/a	n/a	86.4

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
May 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
May 2017	35	2	4	0	5	0	0	57	103
May 2016	43	2	0	0	0	0	0	0	45
% Change	-18.6	0.0	n/a	n/a	n/a	n/a	n/a	n/a	128.9
Year-to-date 2017	63	2	30	0	5	0	0	57	157
Year-to-date 2016	127	4	7	0	0	0	0	0	138
% Change	-50.4	-50.0	**	n/a	n/a	n/a	n/a	n/a	13.8
UNDER CONSTRUCTION									
May 2017	97	4	79	0	20	0	8	61	269
May 2016	146	12	95	0	26	152	8	0	439
% Change	-33.6	-66.7	-16.8	n/a	-23.1	-100.0	0.0	n/a	-38.7
COMPLETIONS									
May 2017	2	0	33	0	0	0	0	4	39
May 2016	25	0	0	0	0	0	0	0	25
% Change	-92.0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	56.0
Year-to-date 2017	44	10	45	0	10	0	0	155	264
Year-to-date 2016	97	4	52	0	5	0	0	0	158
% Change	-54.6	150.0	-13.5	n/a	100.0	n/a	n/a	n/a	67.1
COMPLETED & NOT ABSORBED									
May 2017	11	5	6	0	5	0	n/a	n/a	27
May 2016	22	7	12	0	5	0	n/a	n/a	46
% Change	-50.0	-28.6	-50.0	n/a	0.0	n/a	n/a	n/a	-41.3
ABSORBED									
May 2017	2	0	28	0	0	0	n/a	n/a	30
May 2016	22	0	6	0	0	0	n/a	n/a	28
% Change	-90.9	n/a	**	n/a	n/a	n/a	n/a	n/a	7.1
Year-to-date 2017	54	12	46	0	9	0	n/a	n/a	121
Year-to-date 2016	110	3	49	0	10	0	n/a	n/a	172
% Change	-50.9	**	-6.1	n/a	-10.0	n/a	n/a	n/a	-29.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
May 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
May 2017	23	16	73	0	0	0	0	0	112
May 2016	110	24	102	0	0	0	0	0	236
Former Hamilton City									
May 2017	12	2	14	0	0	0	0	0	28
May 2016	13	0	0	0	0	0	0	0	13
Stoney Creek City									
May 2017	1	0	0	0	0	0	0	0	1
May 2016	14	24	0	0	0	0	0	0	38
Ancaster City									
May 2017	6	14	10	0	0	0	0	0	30
May 2016	6	0	18	0	0	0	0	0	24
Dundas Town									
May 2017	0	0	0	0	0	0	0	0	0
May 2016	0	0	0	0	0	0	0	0	0
Flamborough									
May 2017	0	0	43	0	0	0	0	0	43
May 2016	60	0	25	0	0	0	0	0	85
Glanbrook									
May 2017	4	0	6	0	0	0	0	0	10
May 2016	17	0	59	0	0	0	0	0	76
City of Burlington									
May 2017	7	0	0	0	0	22	0	0	29
May 2016	2	0	0	0	0	0	0	0	2
Grimsby									
May 2017	4	0	16	0	0	0	0	0	20
May 2016	0	0	0	0	0	0	0	0	0
Hamilton CMA									
May 2017	34	16	89	0	0	22	0	0	161
May 2016	112	24	102	0	0	0	0	0	238
Brant City									
May 2017	21	0	0	0	0	0	0	0	21
May 2016	9	2	0	0	0	0	0	0	11
Brantford City									
May 2017	14	2	4	0	5	0	0	57	82
May 2016	34	0	0	0	0	0	0	0	34
Brantford CMA									
May 2017	35	2	4	0	5	0	0	57	103
May 2016	43	2	0	0	0	0	0	0	45

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
May 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
May 2017	435	68	520	0	6	339	90	100	1,558
May 2016	436	114	461	0	6	191	120	175	1,503
Former Hamilton City									
May 2017	61	4	132	0	0	102	90	100	489
May 2016	58	12	54	0	0	191	120	47	482
Stoney Creek City									
May 2017	39	8	68	0	6	237	0	0	358
May 2016	105	100	79	0	6	0	0	128	418
Ancaster City									
May 2017	41	56	68	0	0	0	0	0	165
May 2016	37	0	55	0	0	0	0	0	92
Dundas Town									
May 2017	1	0	0	0	0	0	0	0	1
May 2016	4	2	0	0	0	0	0	0	6
Flamborough									
May 2017	238	0	158	0	0	0	0	0	396
May 2016	87	0	32	0	0	0	0	0	119
Glanbrook									
May 2017	55	0	94	0	0	0	0	0	149
May 2016	145	0	241	0	0	0	0	0	386
City of Burlington									
May 2017	67	0	0	0	0	957	0	0	1,024
May 2016	66	4	12	4	13	537	0	155	791
Grimsby									
May 2017	7	0	113	0	23	423	0	0	566
May 2016	25	2	83	0	0	0	0	0	110
Hamilton CMA									
May 2017	509	68	633	0	29	1,719	90	100	3,148
May 2016	527	120	556	4	19	728	120	330	2,404
Brant City									
May 2017	73	2	12	0	0	0	8	0	95
May 2016	50	10	34	0	0	0	8	0	102
Brantford City									
May 2017	24	2	67	0	20	0	0	61	174
May 2016	96	2	61	0	26	152	0	0	337
Brantford CMA									
May 2017	97	4	79	0	20	0	8	61	269
May 2016	146	12	95	0	26	152	8	0	439

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
May 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
May 2017	97	16	124	0	0	0	0	0	237
May 2016	57	0	72	0	0	0	0	0	129
Former Hamilton City									
May 2017	21	0	11	0	0	0	0	0	32
May 2016	4	0	0	0	0	0	0	0	4
Stoney Creek City									
May 2017	3	12	0	0	0	0	0	0	15
May 2016	3	0	42	0	0	0	0	0	45
Ancaster City									
May 2017	14	4	22	0	0	0	0	0	40
May 2016	0	0	0	0	0	0	0	0	0
Dundas Town									
May 2017	3	0	0	0	0	0	0	0	3
May 2016	0	0	0	0	0	0	0	0	0
Flamborough									
May 2017	23	0	32	0	0	0	0	0	55
May 2016	2	0	14	0	0	0	0	0	16
Glanbrook									
May 2017	33	0	59	0	0	0	0	0	92
May 2016	48	0	16	0	0	0	0	0	64
City of Burlington									
May 2017	3	0	0	0	0	0	0	0	3
May 2016	6	0	0	0	0	0	0	0	6
Grimsby									
May 2017	4	0	0	0	0	0	0	0	4
May 2016	0	0	0	0	0	0	0	0	0
Hamilton CMA									
May 2017	104	16	124	0	0	0	0	0	244
May 2016	63	0	72	0	0	0	0	0	135
Brant City									
May 2017	2	0	6	0	0	0	0	0	8
May 2016	11	0	0	0	0	0	0	0	11
Brantford City									
May 2017	0	0	27	0	0	0	0	4	31
May 2016	14	0	0	0	0	0	0	0	14
Brantford CMA									
May 2017	2	0	33	0	0	0	0	4	39
May 2016	25	0	0	0	0	0	0	0	25

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
May 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
May 2017	53	20	211	0	17	18	n/a	n/a	319
May 2016	98	0	138	0	18	3	n/a	n/a	257
Former Hamilton City									
May 2017	4	0	5	0	0	15	n/a	n/a	24
May 2016	15	0	13	0	0	0	n/a	n/a	28
Stoney Creek City									
May 2017	27	18	51	0	15	0	n/a	n/a	111
May 2016	22	0	45	0	15	0	n/a	n/a	82
Ancaster City									
May 2017	5	2	23	0	0	0	n/a	n/a	30
May 2016	6	0	17	0	0	0	n/a	n/a	23
Dundas Town									
May 2017	0	0	0	0	0	0	n/a	n/a	0
May 2016	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
May 2017	8	0	60	0	0	3	n/a	n/a	71
May 2016	0	0	15	0	0	3	n/a	n/a	18
Glanbrook									
May 2017	9	0	72	0	2	0	n/a	n/a	83
May 2016	55	0	48	0	3	0	n/a	n/a	106
City of Burlington									
May 2017	0	1	0	0	0	0	n/a	n/a	1
May 2016	7	1	0	0	0	0	n/a	n/a	8
Grimsby									
May 2017	3	0	22	0	0	0	n/a	n/a	25
May 2016	9	0	22	0	0	0	n/a	n/a	31
Hamilton CMA									
May 2017	56	21	233	0	17	18	n/a	n/a	345
May 2016	114	1	160	0	18	3	n/a	n/a	296
Brant City									
May 2017	5	5	0	0	0	0	n/a	n/a	10
May 2016	10	5	0	0	1	0	n/a	n/a	16
Brantford City									
May 2017	6	0	6	0	5	0	n/a	n/a	17
May 2016	12	2	12	0	4	0	n/a	n/a	30
Brantford CMA									
May 2017	11	5	6	0	5	0	n/a	n/a	27
May 2016	22	7	12	0	5	0	n/a	n/a	46

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
May 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
May 2017	95	13	142	0	0	0	n/a	n/a	250
May 2016	70	2	61	0	0	0	n/a	n/a	133
Former Hamilton City									
May 2017	22	0	17	0	0	0	n/a	n/a	39
May 2016	8	0	0	0	0	0	n/a	n/a	8
Stoney Creek City									
May 2017	4	11	0	0	0	0	n/a	n/a	15
May 2016	9	0	54	0	0	0	n/a	n/a	63
Ancaster City									
May 2017	14	2	22	0	0	0	n/a	n/a	38
May 2016	0	0	0	0	0	0	n/a	n/a	0
Dundas Town									
May 2017	3	0	0	0	0	0	n/a	n/a	3
May 2016	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
May 2017	20	0	20	0	0	0	n/a	n/a	40
May 2016	2	0	0	0	0	0	n/a	n/a	2
Glanbrook									
May 2017	32	0	83	0	0	0	n/a	n/a	115
May 2016	51	2	7	0	0	0	n/a	n/a	60
City of Burlington									
May 2017	3	0	0	0	0	0	n/a	n/a	3
May 2016	6	0	0	0	0	0	n/a	n/a	6
Grimsby									
May 2017	5	0	0	0	0	0	n/a	n/a	5
May 2016	0	0	0	0	0	0	n/a	n/a	0
Hamilton CMA									
May 2017	103	13	142	0	0	0	n/a	n/a	258
May 2016	76	2	61	0	0	0	n/a	n/a	139
Brant City									
May 2017	1	0	6	0	0	0	n/a	n/a	7
May 2016	8	0	0	0	0	0	n/a	n/a	8
Brantford City									
May 2017	1	0	22	0	0	0	n/a	n/a	23
May 2016	14	0	6	0	0	0	n/a	n/a	20
Brantford CMA									
May 2017	2	0	28	0	0	0	n/a	n/a	30
May 2016	22	0	6	0	0	0	n/a	n/a	28

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA 2007 - 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2016	827	110	1,076	0	23	1,005	0	228	3,269
% Change	-25.9	**	109.3	-100.0	-47.7	187.1	-100.0	n/a	59.2
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2007 - 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2016	210	14	86	0	6	12	0	3	331
% Change	-20.5	-12.5	-53.3	-100.0	-68.4	-92.1	n/a	-98.0	-58.0
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
May 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016	% Change
Hamilton CMA	34	112	16	24	89	102	22	0	161	238	-32.4
City of Hamilton	23	110	16	24	73	102	0	0	112	236	-52.5
Former Hamilton City	12	13	2	0	14	0	0	0	28	13	115.4
Stoney Creek City	1	14	0	24	0	0	0	0	1	38	-97.4
Ancaster City	6	6	14	0	10	18	0	0	30	24	25.0
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	0	60	0	0	43	25	0	0	43	85	-49.4
Glanbrook	4	17	0	0	6	59	0	0	10	76	-86.8
City of Burlington	7	2	0	0	0	0	22	0	29	2	**
Grimsby	4	0	0	0	16	0	0	0	20	0	n/a
Brantford CMA	35	43	2	2	9	0	57	0	103	45	128.9
Brant City	21	9	0	2	0	0	0	0	21	11	90.9
Brantford City	14	34	2	0	9	0	57	0	82	34	141.2

Table 2.1: Starts by Submarket and by Dwelling Type
January - May 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	% Change
Hamilton CMA	213	298	64	104	241	364	481	282	999	1,048	-4.7
City of Hamilton	172	281	64	104	194	364	339	128	769	877	-12.3
Former Hamilton City	35	33	4	4	26	40	102	0	167	77	116.9
Stoney Creek City	10	85	0	100	22	73	237	128	269	386	-30.3
Ancaster City	23	20	60	0	58	33	0	0	141	53	166.0
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	73	84	0	0	61	32	0	0	134	116	15.5
Glanbrook	31	58	0	0	27	186	0	0	58	244	-76.2
City of Burlington	31	14	0	0	0	0	142	154	173	168	3.0
Grimsby	10	3	0	0	47	0	0	0	57	3	**
Brantford CMA	63	127	2	4	35	7	57	0	157	138	13.8
Brant City	46	41	0	2	9	0	0	0	55	43	27.9
Brantford City	17	86	2	2	26	7	57	0	102	95	7.4

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
May 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016
Hamilton CMA	89	102	0	0	22	0	0	0
City of Hamilton	73	102	0	0	0	0	0	0
Former Hamilton City	14	0	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	10	18	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	43	25	0	0	0	0	0	0
Glanbrook	6	59	0	0	0	0	0	0
City of Burlington	0	0	0	0	22	0	0	0
Grimsby	16	0	0	0	0	0	0	0
Brantford CMA	9	0	0	0	0	0	57	0
Brant City	0	0	0	0	0	0	0	0
Brantford City	9	0	0	0	0	0	57	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - May 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	241	364	0	0	481	154	0	128
City of Hamilton	194	364	0	0	339	0	0	128
Former Hamilton City	26	40	0	0	102	0	0	0
Stoney Creek City	22	73	0	0	237	0	0	128
Ancaster City	58	33	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	61	32	0	0	0	0	0	0
Glanbrook	27	186	0	0	0	0	0	0
City of Burlington	0	0	0	0	142	154	0	0
Grimsby	47	0	0	0	0	0	0	0
Brantford CMA	35	7	0	0	0	0	57	0
Brant City	9	0	0	0	0	0	0	0
Brantford City	26	7	0	0	0	0	57	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market May 2017								
Submarket	Freehold		Condominium		Rental		Total*	
	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016
Hamilton CMA	139	238	22	0	0	0	161	238
City of Hamilton	112	236	0	0	0	0	112	236
Former Hamilton City	28	13	0	0	0	0	28	13
Stoney Creek City	1	38	0	0	0	0	1	38
Ancaster City	30	24	0	0	0	0	30	24
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	43	85	0	0	0	0	43	85
Glanbrook	10	76	0	0	0	0	10	76
City of Burlington	7	2	22	0	0	0	29	2
Grimsby	20	0	0	0	0	0	20	0
Brantford CMA	41	45	5	0	57	0	103	45
Brant City	21	11	0	0	0	0	21	11
Brantford City	20	34	5	0	57	0	82	34

Table 2.5: Starts by Submarket and by Intended Market January - May 2017								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	518	766	481	154	0	128	999	1,048
City of Hamilton	430	749	339	0	0	128	769	877
Former Hamilton City	65	77	102	0	0	0	167	77
Stoney Creek City	32	258	237	0	0	128	269	386
Ancaster City	141	53	0	0	0	0	141	53
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	134	116	0	0	0	0	134	116
Glanbrook	58	244	0	0	0	0	58	244
City of Burlington	31	14	142	154	0	0	173	168
Grimsby	57	3	0	0	0	0	57	3
Brantford CMA	95	138	5	0	57	0	157	138
Brant City	55	43	0	0	0	0	55	43
Brantford City	40	95	5	0	57	0	102	95

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
May 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016	% Change
Hamilton CMA	104	63	16	0	124	72	0	0	244	135	80.7
City of Hamilton	97	57	16	0	124	72	0	0	237	129	83.7
Former Hamilton City	21	4	0	0	11	0	0	0	32	4	**
Stoney Creek City	3	3	12	0	0	42	0	0	15	45	-66.7
Ancaster City	14	0	4	0	22	0	0	0	40	0	n/a
Dundas Town	3	0	0	0	0	0	0	0	3	0	n/a
Flamborough	23	2	0	0	32	14	0	0	55	16	**
Glanbrook	33	48	0	0	59	16	0	0	92	64	43.8
City of Burlington	3	6	0	0	0	0	0	0	3	6	-50.0
Grimsby	4	0	0	0	0	0	0	0	4	0	n/a
Brantford CMA	2	25	0	0	33	0	4	0	39	25	56.0
Brant City	2	11	0	0	6	0	0	0	8	11	-27.3
Brantford City	0	14	0	0	27	0	4	0	31	14	121.4

Table 3.1: Completions by Submarket and by Dwelling Type
January - May 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	% Change
Hamilton CMA	324	367	26	2	348	213	380	113	1,078	695	55.1
City of Hamilton	286	338	26	2	335	203	158	91	805	634	27.0
Former Hamilton City	55	55	4	0	11	21	30	91	100	167	-40.1
Stoney Creek City	39	45	18	0	51	81	128	0	236	126	87.3
Ancaster City	26	29	4	0	54	18	0	0	84	47	78.7
Dundas Town	5	2	0	0	0	0	0	0	5	2	150.0
Flamborough	101	10	0	0	83	21	0	0	184	31	**
Glanbrook	60	197	0	2	136	62	0	0	196	261	-24.9
City of Burlington	25	18	0	0	13	10	222	22	260	50	**
Grimsby	13	11	0	0	0	0	0	0	13	11	18.2
Brantford CMA	44	97	10	4	55	57	155	0	264	158	67.1
Brant City	31	37	0	4	6	7	0	0	37	48	-22.9
Brantford City	13	60	10	0	49	50	155	0	227	110	106.4

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
May 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016
Hamilton CMA	124	72	0	0	0	0	0	0
City of Hamilton	124	72	0	0	0	0	0	0
Former Hamilton City	11	0	0	0	0	0	0	0
Stoney Creek City	0	42	0	0	0	0	0	0
Ancaster City	22	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	32	14	0	0	0	0	0	0
Glanbrook	59	16	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	33	0	0	0	0	0	4	0
Brant City	6	0	0	0	0	0	0	0
Brantford City	27	0	0	0	0	0	4	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - May 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	348	199	0	14	380	22	0	91
City of Hamilton	335	189	0	14	158	0	0	91
Former Hamilton City	11	21	0	0	30	0	0	91
Stoney Creek City	51	67	0	14	128	0	0	0
Ancaster City	54	18	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	83	21	0	0	0	0	0	0
Glanbrook	136	62	0	0	0	0	0	0
City of Burlington	13	10	0	0	222	22	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	55	57	0	0	0	0	155	0
Brant City	6	7	0	0	0	0	0	0
Brantford City	49	50	0	0	0	0	155	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
May 2017

Submarket	Freehold		Condominium		Rental		Total*	
	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016	May 2017	May 2016
Hamilton CMA	244	135	0	0	0	0	244	135
City of Hamilton	237	129	0	0	0	0	237	129
Former Hamilton City	32	4	0	0	0	0	32	4
Stoney Creek City	15	45	0	0	0	0	15	45
Ancaster City	40	0	0	0	0	0	40	0
Dundas Town	3	0	0	0	0	0	3	0
Flamborough	55	16	0	0	0	0	55	16
Glanbrook	92	64	0	0	0	0	92	64
City of Burlington	3	6	0	0	0	0	3	6
Grimsby	4	0	0	0	0	0	4	0
Brantford CMA	35	25	0	0	4	0	39	25
Brant City	8	11	0	0	0	0	8	11
Brantford City	27	14	0	0	4	0	31	14

Table 3.5: Completions by Submarket and by Intended Market
January - May 2017

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	685	558	393	32	0	105	1,078	695
City of Hamilton	647	529	158	0	0	105	805	634
Former Hamilton City	70	76	30	0	0	91	100	167
Stoney Creek City	108	112	128	0	0	14	236	126
Ancaster City	84	47	0	0	0	0	84	47
Dundas Town	5	2	0	0	0	0	5	2
Flamborough	184	31	0	0	0	0	184	31
Glanbrook	196	261	0	0	0	0	196	261
City of Burlington	25	18	235	32	0	0	260	50
Grimsby	13	11	0	0	0	0	13	11
Brantford CMA	99	153	10	5	155	0	264	158
Brant City	37	48	0	0	0	0	37	48
Brantford City	62	105	10	5	155	0	227	110

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
May 2017

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
May 2017	18	18.9	15	15.8	14	14.7	20	21.1	28	29.5	95	-	479,012
May 2016	14	20.0	15	21.4	10	14.3	17	24.3	14	20.0	70	-	439,810
Year-to-date 2017	34	11.3	39	13.0	50	16.7	78	26.0	99	33.0	300	490,000	490,791
Year-to-date 2016	67	20.0	53	15.8	64	19.1	66	19.7	85	25.4	335	-	461,969
Former Hamilton City													
May 2017	0	0.0	1	4.5	2	9.1	10	45.5	9	40.9	22	-	520,429
May 2016	0	0.0	1	12.5	2	25.0	2	25.0	3	37.5	8	-	-
Year-to-date 2017	4	6.7	3	5.0	7	11.7	23	38.3	23	38.3	60	-	520,429
Year-to-date 2016	9	15.8	4	7.0	10	17.5	20	35.1	14	24.6	57	-	449,229
Stoney Creek City													
May 2017	0	0.0	0	0.0	1	25.0	0	0.0	3	75.0	4	-	511,870
May 2016	0	0.0	1	11.1	0	0.0	2	22.2	6	66.7	9	-	-
Year-to-date 2017	1	2.1	3	6.4	5	10.6	14	29.8	24	51.1	47	-	511,870
Year-to-date 2016	2	4.1	3	6.1	8	16.3	7	14.3	29	59.2	49	-	520,429
Ancaster City													
May 2017	0	0.0	0	0.0	1	7.1	3	21.4	10	71.4	14	-	-
May 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2017	0	0.0	0	0.0	1	3.8	3	11.5	22	84.6	26	-	-
Year-to-date 2016	2	5.9	2	5.9	7	20.6	4	11.8	19	55.9	34	-	535,299
Dundas Town													
May 2017	0	0.0	1	33.3	0	0.0	1	33.3	1	33.3	3	-	-
May 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2017	0	0.0	1	20.0	0	0.0	3	60.0	1	20.0	5	-	-
Year-to-date 2016	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	2	-	-
Flamborough													
May 2017	10	50.0	4	20.0	3	15.0	2	10.0	1	5.0	20	-	-
May 2016	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	2	-	-
Year-to-date 2017	17	17.3	15	15.3	22	22.4	22	22.4	22	22.4	98	-	441,992
Year-to-date 2016	1	9.1	0	0.0	0	0.0	1	9.1	9	81.8	11	-	-
Glanbrook													
May 2017	8	25.0	9	28.1	7	21.9	4	12.5	4	12.5	32	-	427,766
May 2016	13	25.5	13	25.5	8	15.7	12	23.5	5	9.8	51	-	-
Year-to-date 2017	12	18.8	17	26.6	15	23.4	13	20.3	7	10.9	64	-	427,766
Year-to-date 2016	53	29.1	43	23.6	38	20.9	34	18.7	14	7.7	182	-	402,141
City of Burlington													
May 2017	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
May 2016	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	-	1,491,683
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	26	100.0	26	-	-
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	19	100.0	19	-	1,491,683
Grimsby													
May 2017	0	0.0	2	40.0	0	0.0	0	0.0	3	60.0	5	-	-
May 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2017	0	0.0	3	30.0	0	0.0	1	10.0	6	60.0	10	-	-
Year-to-date 2016	1	11.1	3	33.3	2	22.2	1	11.1	2	22.2	9	-	-

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
May 2017

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
May 2017	18	17.5	17	16.5	14	13.6	20	19.4	34	33.0	103	470,000	552,448
May 2016	14	18.4	15	19.7	10	13.2	17	22.4	20	26.3	76	450,000	522,853
Year-to-date 2017	34	10.1	42	12.5	50	14.9	79	23.5	131	39.0	336	490,000	657,732
Year-to-date 2016	68	18.7	56	15.4	66	18.2	67	18.5	106	29.2	363	450,000	511,881

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
May 2017

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
May 2017	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
May 2016	0	0.0	0	0.0	2	25.0	1	12.5	5	62.5	8	-	-
Year-to-date 2017	7	25.0	5	17.9	1	3.6	3	10.7	12	42.9	28	-	445,797
Year-to-date 2016	3	7.9	9	23.7	6	15.8	4	10.5	16	42.1	38	-	497,296
Brantford City													
May 2017	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	-	-
May 2016	3	23.1	8	61.5	1	7.7	1	7.7	0	0.0	13	-	372,138
Year-to-date 2017	1	3.8	1	3.8	4	15.4	6	23.1	14	53.8	26	-	525,451
Year-to-date 2016	19	26.8	29	40.8	10	14.1	7	9.9	6	8.5	71	-	381,025
Brantford CMA													
May 2017	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
May 2016	3	14.3	8	38.1	3	14.3	2	9.5	5	23.8	21	390,000	454,643
Year-to-date 2017	8	14.8	6	11.1	5	9.3	9	16.7	26	48.1	54	490,000	496,823
Year-to-date 2016	22	20.2	38	34.9	16	14.7	11	10.1	22	20.2	109	390,000	424,773

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units May 2017						
Submarket	May 2017	May 2016	% Change	YTD 2017	YTD 2016	% Change
Hamilton CMA	552,448	522,853	5.7	657,732	511,881	28.5
City of Hamilton	479,012	439,810	8.9	490,791	461,969	6.2
Former Hamilton City	520,429	-	n/a	520,429	449,229	15.8
Stoney Creek City	511,870	-	n/a	511,870	520,429	-1.6
Ancaster City	-	-	n/a	-	535,299	n/a
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	441,992	-	n/a
Glanbrook	427,766	-	n/a	427,766	402,141	6.4
City of Burlington	-	1,491,683	n/a	-	1,491,683	n/a
Grimsby	-	-	n/a	-	-	n/a
Brantford CMA	-	454,643	n/a	496,823	424,773	17.0
Brant City	-	-	n/a	445,797	497,296	-10.4
Brantford City	-	372,138	n/a	525,451	381,025	37.9

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

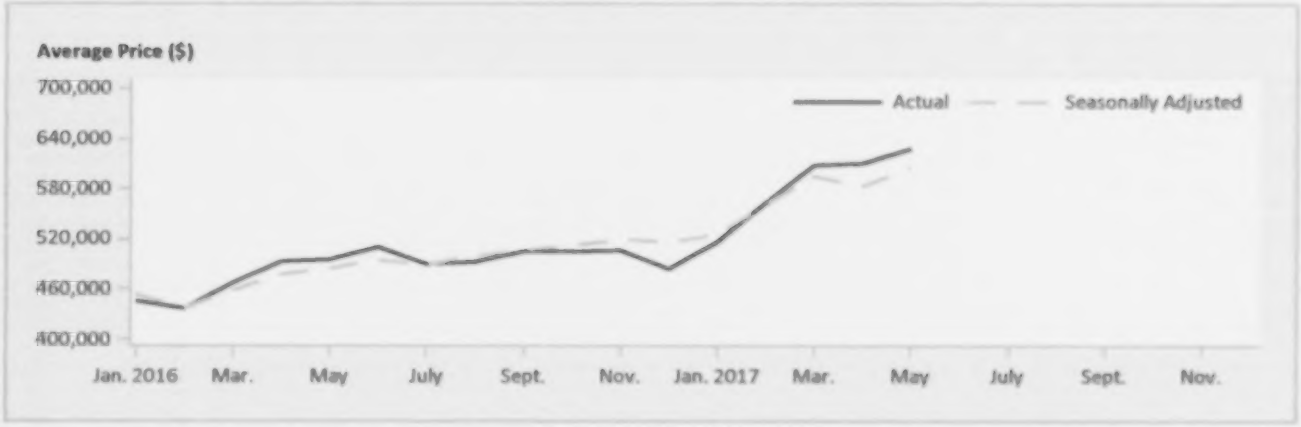


Figure 5.2a: MLS® Residential Sales for Hamilton

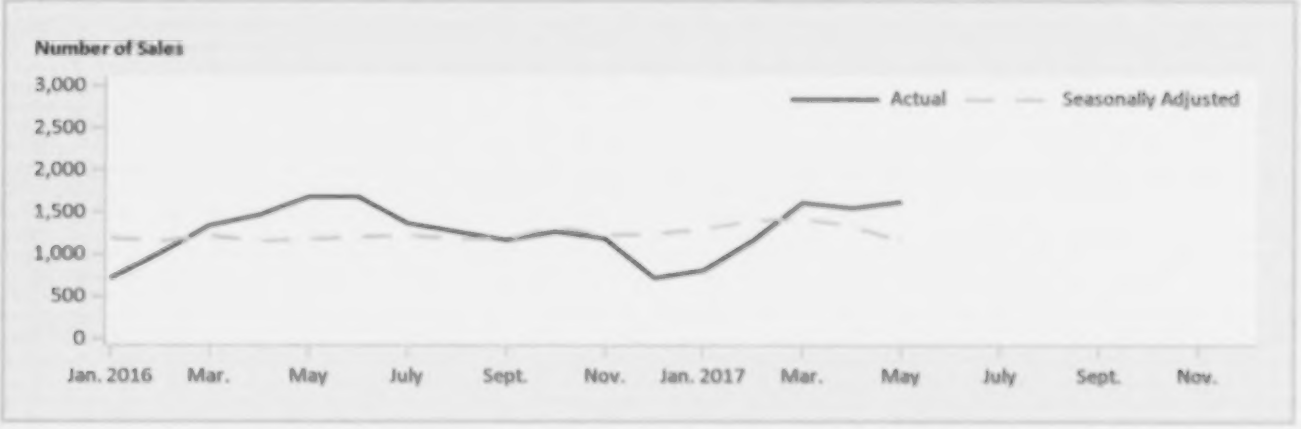


Figure 5.3a: MLS® Residential Sales- to- New Listings Ratio for Hamilton

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Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

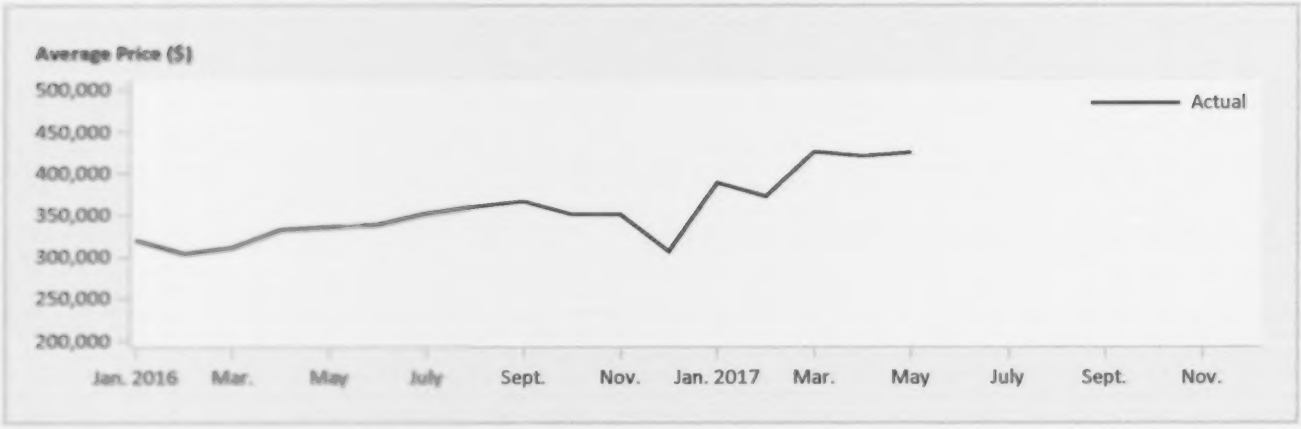


Figure 5.2b: MLS® Residential Sales for Brantford

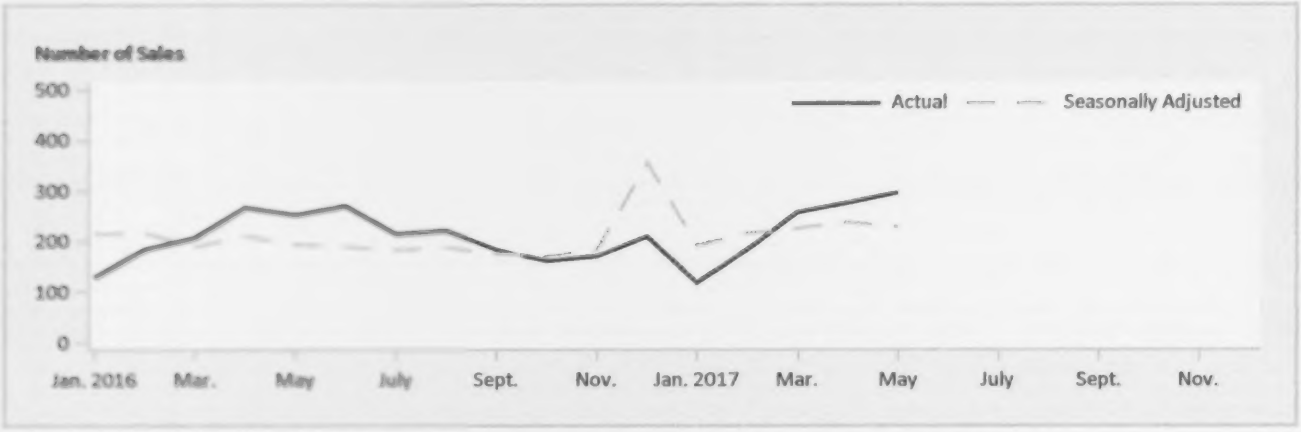
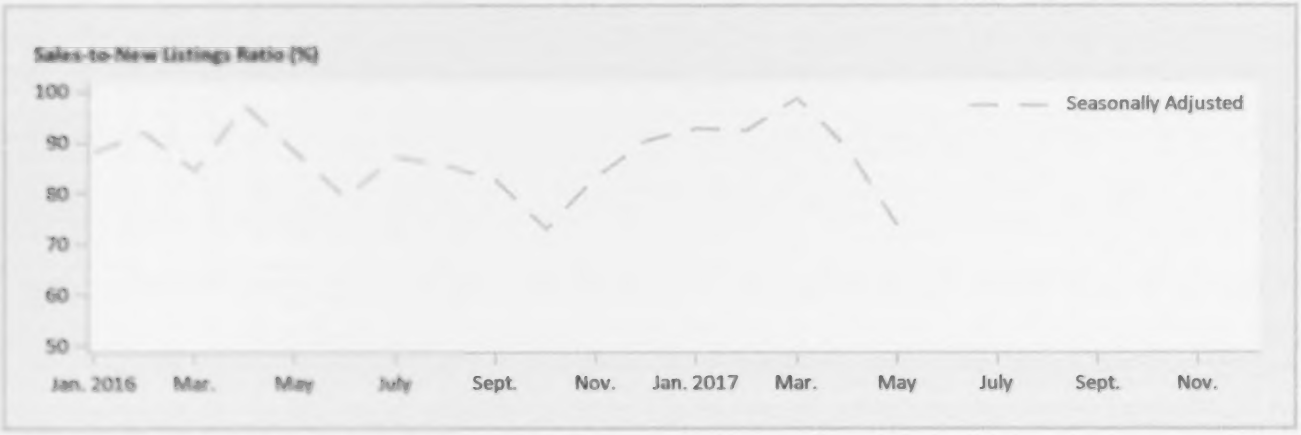


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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Source: CREA / Haver Analytics
Note: Seasonally adjusted data of average price are not available at the time of publication.

Table 6a: Economic Indicators
May 2017

		Interest Rates			NHPI, Total, Hamilton CMA 2016.12 =100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2016	January	561	3.14	4.64	97.4	127.8	381.8	6.5	63.2	971
	February	561	3.14	4.64	97.9	128.2	382.8	6.2	63.1	986
	March	561	3.14	4.64	97.9	129.0	383.8	6.0	63.1	985
	April	561	3.14	4.64	97.9	129.6	387.9	5.5	63.4	977
	May	561	3.14	4.64	98.1	130.1	383.5	5.9	62.8	954
	June	561	3.14	4.64	98.1	130.4	382.3	6.1	62.7	949
	July	567	3.14	4.74	98.8	130.3	379.5	6.2	62.3	946
	August	567	3.14	4.74	99.0	129.9	380.4	6.3	62.4	950
	September	561	3.14	4.64	99.0	130.1	383.9	6.3	62.9	954
	October	561	3.14	4.64	99.0	130.6	387.4	6.3	63.4	961
	November	561	3.14	4.64	99.7	130.2	393.9	6.2	64.3	973
	December	561	3.14	4.64	100.0	130.0	398.6	5.8	64.8	976
2017	January	561	3.14	4.64	100.6	130.8	398.5	5.9	64.7	972
	February	561	3.14	4.64	101.6	131.2	397.5	5.9	64.6	970
	March	561	3.14	4.64	101.6	131.4	399.7	5.9	64.9	964
	April	561	3.14	4.64	101.6	132.0	407.7	5.4	65.7	956
	May	561	3.14	4.64		131.9	413.3	5.2	66.4	949
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
May 2017

		Interest Rates			NHPI, Total, Ontario CMA 2016.12 =100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2016	January	561	3.14	4.64	94.2	127.8	67.9	5.8	64.2	874
	February	561	3.14	4.64	94.6	128.2	68.5	5.8	64.7	873
	March	561	3.14	4.64	94.8	129.0	68.2	7.0	65.2	867
	April	561	3.14	4.64	95.3	129.6	68.4	7.2	65.5	869
	May	561	3.14	4.64	96.6	130.1	69.1	7.5	66.2	869
	June	561	3.14	4.64	97.0	130.4	69.5	6.5	65.8	874
	July	567	3.14	4.74	97.8	130.3	69.9	5.5	65.5	867
	August	567	3.14	4.74	98.2	129.9	69.5	6.1	65.4	870
	September	561	3.14	4.64	98.5	130.1	69.2	6.1	65.0	865
	October	561	3.14	4.64	99.5	130.6	69.7	6.2	65.5	880
	November	561	3.14	4.64	99.9	130.2	71.5	4.8	66.2	882
	December	561	3.14	4.64	100.0	130.0	73.6	4.7	67.9	890
2017	January	561	3.14	4.64	100.3	130.8	74.9	4.2	68.7	884
	February	561	3.14	4.64	101.1	131.2	74.8	4.2	68.6	891
	March	561	3.14	4.64	101.4	131.4	74.5	4.7	68.5	892
	April	561	3.14	4.64	103.0	132.0	73.0	4.7	67.1	899
	May	561	3.14	4.64		131.9	71.1	5.1	65.4	905
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology
The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2016 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology
The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

2017 data based on 2016 Census Definitions. 2012-2016 data based on 2011 Census Definitions. 2007-2011 data based on 2006 Census Definitions.

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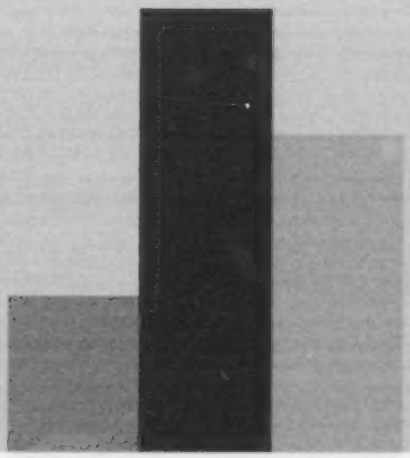

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